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ABSTRACT

The existing sources of financial aid for the part-time and returning-adult student are described. Information is consolidated on the chief federal, state, and local government sources; community organization resources; and area educational institutional sources. The section on government programs gives detailed information about scholarships, grants, loans, work-study and/or manpower training programs available to the part-time student. The descriptions of the federal programs and the New York State programs concern program information, award data, eligibility requirements, and application information. County aid programs for part-time students under the Comprehensive Employment and Training Act of 1973 (CETA) are listed for seven areas in New York. Financial aid programs available at specific New York colleges and universities and other educational institution programs are listed, and diverse organizations that offer financial aid to the part-time and/or returning-adult student are included. For each community organization, the contact person, amount and number of awards, requirements, and the application deadline are indicated. A quick checklist for finding funding, sources of information about financial aid, and an alphabetical list of programs, kinds of aid, and institutions and organizations are provided. (SW)

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FINANCIAL AID FOR THE PART-TIME AND RETURNING-ADULT STUDENT

federal, state & capital area sources of assistance

ED167001

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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PREFACE

The most compelling question posed by the growing number of adults who desire to pursue a post-secondary education is "How can I meet the cost?" For far too many adults their desire to further their education is frustrated by both inadequate sources of financial aid, particularly if they must pursue this education on a part-time basis, and inadequate information on the limited aid available to them. This publication is designed to respond to both of these problems.

The existing sources of financial aid for the part-time and returning-adult student are described. Perhaps more importantly, in the long run, this publication, by highlighting the limited available aid, may serve to increase consciousness of the problem and encourage the development of additional financial aid for the adult student.

The publication would not have been possible without the assistance and cooperation of a great many people who took the time to supply the information requested. A particularly optimistic note is that a number of respondents indicated that they had undertaken steps to make financial aid more available to the adult student.

This publication also would not have been possible without a grant under the Comprehensive Employment Training Act, awarded by the Schenectady Employment and Training Administration, and the work of Douglas Hoyt of the CALL staff who had prime responsibility for its design and completion, as well as the assistance of other members of the CALL staff.

Marc S. Salisch
Executive Director

September 1978

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INTRODUCTION

A diverse adult population is at present showing an increasing interest in, and need for, continuing education. A major reason for this development is that the complex, technological nature of modern society often requires employees to update and extend their marketable skills. Yet the rising costs of higher education and other effects of inflation require growing numbers of adults to obtain financial assistance in order to participate in these educational programs which are necessary for their economic and personal betterment.

For the majority of these adults, the economic and personal constraints require them to pursue education on a part-time basis. Unfortunately for them, the current emphasis of financial aid programs is primarily on the full-time, young adult student.

Other than certain government programs and employee tuition assistance plans, aid for which the part-time student is eligible is severely limited. And, despite their eligibility for several government financial aid programs, the part-time adult students discover that institutions frequently choose not to make such aid available to them.

Few sources of financial aid exist exclusively for the returning-adult students. Their academic status, as full or part-time students, and as matriculated or non-matriculated, is usually the determining factor in obtaining aid.

In the light of the relatively limited number of options available to the adult students, it is important for them to know the financial aid programs that are open to them. The intent of this directory is to make such programs much more easily accessible and better known. It consolidates information on the chief programs for which these students are eligible, from government (federal, state, and local) sources, from community organization resources, and through area educational institutions.

Douglas H. Hoyt
Project Coordinator

HOW TO USE THIS DIRECTORY

Section I

"Government Programs" gives detailed information about scholarships, grants, loans, work-study and/or manpower training programs available to the part-time students. The descriptions of the federal programs (Part A) and the New York State programs (Part B) include the same categories of data about each program: "Program of Study" (chief characteristics of the aid program, such as its scope, kinds of institutions eligible, student status - full and/or part-time, level of study), "Award Data" (minimum-maximum range and/or general description; other factors), "Eligibility Requirements", and "Application" (when, where and how to apply).

By studying this data for each program, individuals can locate programs for which they may be eligible. They can then contact the relevant government agency and/or the institution they plan to attend. Sections II and III indicate which of these programs are available to the part-time student at each area post-secondary educational institution.

Some government programs are entitlements. Every student who is eligible will receive such an award. The funding will usually be paid through the institution of attendance, but eligibility and the actual amount of the award are determined by the funding agency. Therefore, the student applies directly to the agency for the assistance.

Many other programs are campus-based. For these programs the government grants funds to the institutions and establishes broad guidelines. The institution's financial aid officer then determines which students are eligible and how much aid each will receive. An individual applies to the institution for these programs.

Part C lists local manpower training program possibilities for the residents of each of the seven area counties included in this directory. A resident should check with the "Contact" person for that county to explore further opportunities for part-time training or post secondary schooling subsidies.

Sections II & III

"College and University Programs" and "Other Educational Institution Programs" list various financial aid programs accessible to part-time and/or returning-adult students attending that post-secondary educational institution. Both sections include available government programs, and also non-governmental institutional resources.

The government programs open to the part-time student vary considerably from institution to institution. At many institutions few or no campus-based programs are open to such students. For more detailed information on the governmental programs which are available at a particular institution see Section I. The part-time student will find that non-governmental institutional resources are severely limited.

It is important that anyone interested in a particular institution and/or the financial assistance resources offered there contact the Financial Aid Officer as early as possible to gain appropriate help. Six months prior to the time one would like to begin taking courses is not too soon to make contact.

For persons who are unsure of the definition of "part-time student", colleges generally consider someone to be part-time who takes less than 12 credits (or their equivalent) per semester. Most financial aid programs require that a student be attending at least on a half-time basis (6 credits per semester).

Some vocational schools determine full and part-time status on the basis of the number of classroom clock hours. One should check with the institution itself for its time requirements.

Another key factor affecting student aid is matriculation, formal enrollment in an institutional certificate, license, or degree program. Little or no aid is available to students who are non-matriculated. To be certain, check with the "Contact" person or office at the institution.

Section IV

"Community Organization Programs" contains a list of diverse organizations that offer financial aid to the part-time and/or returning-adult student.

For each organization, the following information is generally included: the contact person (for further information and/or application); the kind(s), amount and number of awards; the limitations and restrictions on those who can apply; and the application deadline. It is important for the applicants to consider all of this data in determining their eligibility. For instance, some resources are limited to employees, others to particular kinds of educational areas or levels, and others to members of that particular organization.

Further Help

For further help in locating other possible sources of financial aid, see the final section, "Finding Funding: Guidelines For the Part-time Student".

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2. FINANCIAL AID SPECIFICALLY FOR THE RETURNING-ADULT STUDENT:

SUBJECTS LISTING

Note: Little financial aid is offered exclusively for the Returning-adult student. If this student attends on a full-time basis, he/she is eligible, generally, for the same aid as other full-time students; if in part-time attendance, this adult student likewise has the same aid opportunities as do other part-time students.

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I. Government Programs

A. FEDERAL PROGRAMS

1. GRANTS

a. BASIC EDUCATIONAL OPPORTUNITY GRANT (BEOG)

Program of Study:

The Basic Educational Opportunity Grant Program is an entitlement program. This means that all students who are eligible will receive Basic Grant awards. While the student will very likely be paid through his or her school, eligibility and the actual amount of aid are determined by the Office of Education. Also, scholastic accomplishment has no bearing on eligibility.

The applicant must be enrolled as an undergraduate student, at least on a half-time basis, in an approved postsecondary institution (public or independent college, vocational or business school, or other) and must need financial assistance to continue his/her education.

Basic Grant awards are usually paid for up to four years of study (or the equivalent: up to 8 years for part-time study). If the student is enrolled in a program which requires 5 years of study for a first degree, or if he/she is required to complete non-credit remedial courses to prepare for degree-credit enrollment, a fifth year may be paid.

A student's eligibility for a Basic Grant does not directly affect his/her eligibility for any other aid. However, the student's school or state may require him/her to apply for a Basic Grant before being considered for any other aid. Contact the financial aid officer for specific information.

Award Data:

The amount of the award will vary according to financial need. Currently, awards range from $200 to $1,600, but not more than one-half of the total cost of attendance. The amount of the award will be affected by costs of attendance and by enrollment status (full or part-time).

Repayment:

The amount of the grant does not have to be repaid.

Eligibility Requirements:

Financial need is determined by a formula applied to all applicants. It was developed by the U.S. Office of Education and is reviewed annually by Congress. The student eligibility index is calculated by this formula.

The student must be a U.S. citizen or intending to become a permanent resident of the U.S., or be

a permanent resident of the Trust Territories of the Pacific Islands. The candidate must demonstrate financial need, must be enrolled in an approved institution and program, must not have previously received a Bachelor's degree from any institution, and must not have used up his/her Basic Grant aid.

Copies of the booklet, Determination of Basic Grant Eligibility Index in Academic Year 1978-9, 1978-79 Student Guide: Basic Grants, and a list of approved eligible postsecondary institutions, may be obtained by writing BEOG at the following address:

BEOG
P.O. Box 84
Washington, D.C. 20044

Rights and Responsibilities:

The student must continue to make satisfactory academic progress in the program in which he/she is enrolled. The student must not owe any refunds on Basic Grant or other awards paid, or be in default of any student loan.

Before receiving payment, the student must sign an affadavit, available from the institutional financial aid office, that all money received will be used for the costs of attendance only.

Award payments made by check must be picked up by the student within a reasonable time. The institution must notify the student of the availability of the award check, and where it is being held.

Application

Application forms may be obtained from the financial aid office of the institution the student is planning to attend, or from the post office, or by writing to BEOG at the above address.

Students may also apply for BEOG by filing a Financial Aid Form (FAF) or a Family Financial Statement (FFS).

The completed application should be submitted for processing according to the directions included on it.

b. SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

Note: application for SEOG should be filed with BEOG if an applicant's financial circumstances change significantly over the year previous to application.

Program of Study:

This program is for students of exceptional financial need who, without the grant, would be unable to continue their education. This program is a "Campus-based Program", which means that it is one of the programs administered by the schools participating in them. Under a program such as this, institutions apply for funds annually, and the financial aid officer at each school determines which applicants are eligible and how much aid each student will receive. While the Office of Education sets broad guidelines regarding the distribution of these funds, the individual schools set specific requirements and eligibility criteria. Therefore, the student must obtain specific information from his/her school.

The applicant must be enrolled as an undergraduate student, at least on a half-time basis, in an approved postsecondary institution (public or independent college, vocational or business school, or other).

Award Data:

The amount of the award will vary according to financial need. The SEOG grant may not be less than $200 nor more than $1500 for one year. Normally an award may be paid for up to four years, or for five years for certain courses of study. However, the total amount that may be awarded is $4000 for a four year course of study; $5000 for a five year course of study.

Repayment:

Money does not have to be repaid. It is a grant.

Eligibility Requirements:

The student must be a U.S. citizen or intending to become a permanent resident of the U.S., or be a permanent resident of the Trust Territories of the Pacific Islands. The candidate must demonstrate "exceptional financial need," must be enrolled in an approved institution, and must not have previously received a Bachelor's degree at any institution.

Also, the student must be enrolled in an institution which will provide the applicant with additional financial assistance at least equal to the amount of the Supplemental Grant award.

Rights and Responsibilities:

The student must continue to make satisfactory progress in the program in which he/she is enrolled.

Application:

Application is through the institutional financial aid office, which is responsible for determining who receives a Supplemental Grant, and the amount.

c. FEDERAL NURSING SCHOLARSHIP PROGRAM

Program of Study:

Full or at least half-time study in a college or hospital school of nursing which participates in the program.

Award Data:

Maximum grant is $2,000 per academic year or the amount of the applicant's financial need, whichever is less.

Repayment:

Money does not have to be repaid. It is a scholarship.

Eligibility:

The student must be in good academic standing, demonstrate financial need, be in attendance at an approved college or hospital school, and be a citizen or permanent resident of the United States.

Application:

Application may be made through the college or hospital school at the same time the student applies for admission.

d. VETERANS ADMINISTRATION (VA) EDUCATIONAL BENEFITS

Program of Study:

Any study in degree programs at approved colleges, vocational and business schools, other post-secondary as well as secondary educational institutions. Aid is available for full-time, as well as for part-time, study.

Award Data:

The amount of award depends on the marital status and the number of dependents of the veteran.

Award Schedule: Current monthly benefit rates are shown below:

	Dependents			
Status	None	1	2	Each additional
Full Time	$311	$370	$422	$26
Three-Quarters	233	277	317	19
Half Time	156	185	211	13

Veterans enrolled in full-time study may agree to part-time employment under VA supervision and receive extra benefits. For 250 hours of work, the student will receive 250 times the minimum wage, but not less than $625. Lesser numbers of hours are paid proportionately.

Veterans may borrow up to $2,500 for an academic year of full-time study through a special loan program for veterans.

Repayment:

The allowance is given to the veteran to pay toward tuition and does not have to be repaid.

Eligibility Requirements:

Persons who served over 180 days between January 31, 1955 and January 1, 1977, and: 1) continue on active duty, 2) were honorably discharged at the end of their tours of duty, or 3) who qualify because of service-connected disabilities, are eligible for benefits. Veterans are entitled to benefits for full-time study at an approved postsecondary institution for 1 1/2 months for each month of active service, up to 45 months. Eligible veterans who served for 18 continuous months, are entitled to benefits for 45 months of full-time study. In each case, the equivalent in part-time study may be authorized.

Eligibility extends for 10 years after release from service, but not after December 31, 1989.

Rights and Responsibilities:

Educational and vocational counseling will be provided by the VA on request.

A program of education outside the United States may be pursued at an approved institution of higher learning.

Institutions are required to report promptly to the VA interrupted attendance or termination of study on the part of students receiving benefits.

Application:

Application forms are available at all VA offices, active duty stations, and American embassies.
Application for VA benefits should be made through the VA representative on the college campus or through the local VA Office.

V.A. Dependents' Educational Benefits

Children, spouses and survivors of veterans whose deaths or permanent total disabilities were service-connected, or who are listed as missing in action may be eligible for postsecondary education benefits under the same conditions as veterans.

e. LAW ENFORCEMENT EDUCATION PROGRAM

Program of Study:

At least half-time study in an approved 2 or 4 year degree program that has some relevance to law enforcement, or to law enforcement related activities (narcotics, probation and parole, juvenile court, etc.). The purpose of the program is to encourage the upgrading of the quality of law enforcement, and law enforcement related officers and other professional employees.

Award Data:

The amount and kinds of aid vary from college to college but it is possible that the aid can be for the entire cost of tuition. Some colleges may offer aid other than tuition.

Repayment:

It is a grant and does not have to be repaid unless a person fails to complete at least 2 years of service in law enforcement (or law enforcement related activities) following the reception of his/her degree. In that event that person is liable for repayment of the funds granted him/her at 7 percent interest.

Eligibility Requirements:

1) A United States citizen or permanent resident.
2) A full-time employee in a law enforcement agency or in a law enforcement related agency or institution; a sworn officer, parole officer, law enforcement teacher or other professional other than clerical staff members and other such support staff personnel; also employee is eligible who has been chosen for advancement to the position of sworn officer.
3) Such an eligible employee may be serving in federal, state or local law enforcement activities.
4) He/she must have gained formal admissions to the degree program in question.

Application:

Since the decision as to the priorities for acceptance and other such matters such as deadlines and the likes are left up to the individual college, application should be made at the college at which the student plans to enroll.

2. LOANS

a. NATIONAL DIRECT STUDENT LOAN PROGRAM (NDSL)

Program of Study:

Full and half-time study in degree programs at approved colleges, vocational and business schools and other postsecondary educational institutions. It is "campus-based" (for explanation see Supplemental Educational Opportunity Grant, "Program of Study")

Award Data:

Amounts which may be borrowed are: $2,500 by students who have completed less than two years of a program leading to a bachelor's degree or who are enrolled in a vocational program; $5,000 by students who have completed two years toward a bachelor's degree, to include any amount borrowed through an NDSL for the first two years of study; $10,000 for graduate study, to include any amount borrowed through an NDSL for undergraduate study.

The loan may total up to $2,500 for the first two years of undergraduate study, up to $5,000 for four years of undergraduate study, and up to $10,000 for undergraduate and graduate study combined.

Repayment:

There is no interest charged on the loan while the student is in school. Repayment begins 9 months after graduating or leaving school for other reasons. Students have 10 years to pay back the loan at an interest rate of 3% on the unpaid balance. No payments are required for up to three years while serving in the Armed Forces, Peace Corps, or VISTA. It is possible for the loan to be reduced or cancelled if after graduation, candidate teaches children of low-income families or handicapped children; teaches in certain pre-school programs; or as a member of the Armed Forces, serves in a combat zone.

Eligibility Requirement:

Applicant must be a U.S. citizen or permanent resident.

Rights and Responsibilities:

The current interest rate, payable during the repayment period, is 3 percent on the unpaid principal. Repayment begins nine months after graduation or leaving school, and may extend over up to 10 years. Payment is not required for up to three years of active U.S. military service, or service in the Peace Corps, VISTA, or similar national program.

Application:

Application should be made through the college at the time the student applies for admission.

Application is made through the postsecondary institution financial aid office. Forms, as well as specialized information on loan cancellation provisions for borrowers who go into certain fields of teaching or specified military duty, are available from this source.

b. FEDERAL NURSING LOAN

Program of Study:

Full or half-time study at any college or hospital school of nursing in the U.S. participating in the program.

Award Data:

Up to $2,500 per year and up to $10,000 may be loaned to a student under this program.

Repayment:

Student must begin to repay the loan 9 months after he/she graduates or discontinues study. No payments are required for up to three years if candidate serves in the Armed Forces, or Peace Corps. A candidate has 10 years to repay the loan. Up to 85% of the loan may be cancelled if candidate works for public or private non-profit organization or works in an area which HEW declares to have a shortage of nurses.

Eligibility Requirement:

Applicant must be a U.S. citizen or permanent resident.

Application:

Application should be made through the college or hospital school at the time the student applied for admission.

3. EMPLOYMENT

COLLEGE WORK-STUDY PROGRAM (CWS)

Program of Study:

Full or half-time study in degree programs at approved colleges, vocational and business schools and other postsecondary educational institutions.

The applicant must be enrolled at least half-time in an approved postsecondary institution; college, vocational, business school or postsecondary educational institution.

An institution must make employment reasonably available to all eligible students in the institution who are in need of financial aid. In the event that more students are eligible for CWS than there are funds available, preference is given to students who have great financial need and who must earn a part of their educational expenses. It is campus-based (see Supplementary Educational Opportunity Grant, "Program of Study") and therefore preference in many colleges is given to the full-time student. Therefore the part-time student should obtain specific information from his/her school or college about the availability of this aid.

Award Data:

The size of the earning opportunity varies depending on work hours and wage rate. Hourly rates range from minimum wage to $3.60 an hour.

The postsecondary institution arranges jobs on campus, or off campus, with public or private nonprofit agencies, such as hospitals, for up to 40 hours per week.

Factors considered by the financial aid office in determining whether, and how many hours, the applicant may work under this program are: financial need; class schedule; academic progress; and health status.

Level of salary must be at least 80 percent of the minimum wage; maximum wage is dependent on the nature of the job and applicant qualifications.

Repayment:

The aid is given in wages for hours worked and there is no repayment.

Eligibility Requirement:

Student must meet financial need requirements established by the Federal Government.

Rights and Responsibilities:

Satisfactory academic progress must be maintained.

Application:

Application for this employment opportunity should be made through the college or school at the time a student applies for admission.

Application is made through the postsecondary institutional financial aid office. Eligibility is determined and work arrangements made at this point. (Eligibility for SEOG, NDSL, and CWS is determined by means of the same application form.)

B. NEW YORK STATE PROGRAMS

1. GRANTS

a. EDUCATIONAL OPPORTUNITY PROGRAM (EOP)

Program of Study:

For full-time study only, or for at least half-time study, depending on the institution, in approved State University of New York institutions.

Award Data:

The average yearly amount awarded per student is $600 but this varies from institution to institution. The amount of financial assistance and other support provided to EOP participants is dependent on need as determined by the SUNY unit and the program, within the State guidelines. The maximum EOP award (for four years of study) is currently $2,200.

Repayment:

Money does not have to be repaid. It is a grant.

Eligibility Requirements:

The student must be a New York State resident who has attained a high school diploma or a New York State high school equivalency diploma, has had no previous college experience, has the potential for the successful completion of a post-secondary program, is educationally disadvantaged according to definitions promulgated by the State University, and is economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget. Selection of eligible applicants is conducted by the SUNY unit and/or the EOP on campus.

Application:

Application is by means of a standard application form on which the applicant identifies the two or four-year college of the State University of New York (SUNY) at which enrolled or applying for admission. Application forms are available from the EOP office at the institution.

b. HIGHER EDUCATION OPPORTUNITY PROGRAM (HEOP)

Program of Study:

Depending on the institution, either for full-time study only, or for at least half-time study in approved New York State independent colleges and universities.

Award Data:

The amount of financial assistance and other support provided to HEOP participants is dependent on need as determined by the institution and the program, within the State guidelines. The maximum HEOP award is currently $1,500.

Repayment:

Money does not have to be repaid. It is a grant.

Eligibility Requirements:

The applicant must be: 1) a New York State resident; 2) a matriculated undergraduate student at an independent college or university in New York State with no previous college experience; and 3) academically and economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget. Selection of eligible applicants for participation in HEOP is conducted by the institution and/or HEOP program at the institution.

Application:

Application is through the independent institution of higher education at which the applicant is enrolled or which he/she is interested in attending.

c. STATE AID TO NATIVE AMERICANS

Program of Study:

State Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards. Study in a program in an approved, accredited post-secondary institution in New York State.

Award Data:

The award is $1,100 per year for a maximum of four years of full-time study, a minimum of 12 credit hours per semester. Students registered for less than this number will be funded at approximately $46 per credit hour.

Repayment:

No repayment. This is a grant.

Eligibility Requirements:

The applicant must be: 1) a member of one of the Native American tribes located on reservations within New York State; 2) have graduated from an approved high school, or have earned a General Equivalency Diploma, or be enrolled in a program in an approved postsecondary institution leading to degree-credit status and the General Equivalency Diploma; and 3) enrolled in an approved post-secondary institution in New York State.

Rights and Responsibilities:

Students are responsible for notifying the Native American Education Unit in writing of any change in student status or program or institutional enrollment.

Application:

Application forms may be obtained from the Native American Education Unit, New York State Education Department, Albany, N.Y. 12234. The completed application form should be forwarded by the applicant to the Native American Education Unit along with the following materials: 1) official transcript of high school record or photostat of General Equivalency Diploma; 2) letter(s) of recommendation from one or more leaders in the community attesting to personality and character; 3) personal letter, setting forth clearly and in detail educational plans and desires; 4) signatures of the parents of minor applicants, approving education plans; and 5) official tribal certification form.

d. WORK INCENTIVE PROGRAM (WIN)

Program of Study:

As part of achievement of the primary goal of the WIN Program to place eligible applicants in permanent unsubsidized employment, applicants may be registered with the New York State Department of Labor for institutional training. Training must be related to jobs which are, or are likely to become, available in the WIN project area. WIN registrants may be placed in training programs which do not exceed one year, e.g., to be considered for the program, a registrant wishing to complete a bachelor's degree must have completed 3 years toward this goal and be enrolled in a vocationally oriented curriculum.

Award Data:

Tuition and books are paid for by WIN. Registrants are paid $2 per day for training-related expenses, plus an incentive allowance of up to $30 a month which is not included in ADC assistance payment computations. Child care costs may also be paid.

Eligibility Requirements:

At this time only the counties of Albany, Rensselaer and Schenectady in this area are involved in WIN Programs. Therefore any residents of those 3 counties are initially eligible, who are involved with the "Aid to Families With Dependent Children" program of the New York State Department of Social Services.

Other eligibility requirements may be in effect in the particular county of residence.

Rights and Responsibilities:

Each participant in the institutional training component of the WIN program has the responsibility of attending training, doing the best he/she can to complete training and to obtain regular unsubsidized employment. For more information contact: Employment Services Superintendent
Manpower Services Division
New York State Department of Labor

Application:

Application is through the New York State Department of Social Services, which determines eligibility for Aid to Dependent Children (ADC). ADC recipients may be eligible for WIN. Begin by contacting the WIN office in the county of residence (Albany, Rensselaer, or Schenectady).

e. COMMISSION FOR THE VISUALLY HANDICAPPED: EDUCATIONAL ASSISTANCE

(N.Y.S. DEPARTMENT OF SOCIAL SERVICES)

Program of Study:

This program offers educational assistance to legally blind clients of the Commission who have, after completion of a postsecondary program of study, a reasonable expectation of employment.

Award Data:

Tuition, fees, books and other necessary supportive services (less any other governmental aid for which the student qualifies, such as BEOG and SEOG). There is no specific limitation on the amount of assistance, but that is determined on the basis of individual need and the availability of a suitable educational program.

Eligibility Requirements:

The student must be accepted as a client of the Commission for the Visually Handicapped, and be "legally blind" (according to the definition established by this Commission). This handicap must be shown to interfere with employment. Also, there must be reasonable likelihood that by completing the educational program, the client will be able to become employable.

While it is not required that the student be a New York State resident, he/she must be accessible for periodic consultation with his/her advisor in Albany.

Application:

To become a client and to be accepted for educational sponsorship application should be made 6 months prior to the beginning of the program of study. Apply at the Albany office to:

Joan Kilkenny
Supervisor of Field Services
for the Blind
N.Y.S. Dept. of Social Services
74 State Street
Albany, N.Y. 12207

f. OFFICE OF VOCATIONAL REHABILITATION EDUCATIONAL AID

(N.Y.S. EDUCATION DEPARTMENT)

Program of Study:

This aid is available to New York State residents who have a vocationally handicapping condition and who pursue a postsecondary educational program at an approved institution: a) a postsecondary vocational program, b) an undergraduate or a graduate program of study. This aid is for a specific program of study determined according to an individualized written rehabilitation plan leading to a vocational goal.

Award Data:

Tuition, fees, and books (less BEOG and other such governmental aid for which the student qualifies). The maximum amount of tuition assistance per year is $2000.

Eligibility Requirements:

The student must be a New York State resident, and have a vocationally handicapping condition.

Application:

Application must be made by March 15 each year for college sponsorship. Apply to:

Jacob Landes
Local Office Supervisor
New York State Educ. Dept.
Office of Vocational
Rehabilitation
Bldg. 4 2nd floor
State Office Bldg.
Albany, N.Y. 12226

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2. GUARANTEED STUDENT LOAN PROGRAM (GSL)

Program of Study:

At least half-time study in approved postsecondary programs in the U.S. and foreign countries.

Award Data:

An undergraduate may borrow up to $2,500 per class year, up to a total of $7,500.

A graduate student may borrow up to $5,000 per class year, up to a combined total of $15,000 including any loans for undergraduate study.

A student enrolled in a vocational school approved by the U.S. Office of Education may borrow up to $2,500 per school year. A student enrolled in a vocational school not approved by the U.S. Office of Education may borrow up to $1,500 per school year provided that the vocational school has been approved by the Regents of The University of the State of New York and the school has made a loan agreement with the New York State Higher Education Services Corporation.

A student's eligibility to receive interest benefits is based on adjusted annual family income* at the time the loan is guaranteed. A student whose adjusted family income is less than $25,000 is eligible for a full interest subsidy, during the time he/she is in school, and for a following nine month grace period before repayment must begin. An annual insurance premium of 1 percent of the loan amount is payable in full at the time the check is issues. This information is shown in the following table:

Adjusted Family Income*	Annual rate of interest and fee	Interest paid by student in school and during grace period	Interest paid by N.Y.S. in school and during grace period	Insurance fee paid by student in school and during grace period	Annual rate of interest during repayment
0-below $25,000	8%	0%	7%	1%	7%
$25,000-below $30,000**	8%	3%	4%	1%	7%
$30,000 and over**	8%	7%	0%	1%	7%

*Gross family income less 10 percent, less dollar value of deductions claimed, on most recent Federal income tax return.

**A student whose adjusted family income is $25,000 or over may qualify for full interest subsidy based on results of a needs analysis conducted by a designated official of the institution attended.

Repayment:

The borrower must begin making repayment in the 10th month after graduation or withdrawal from study. The maximum repayment period is 10 years. Depending on income, most borrowers do not pay interest while in study. The interest rate after graduation is 7 percent per year.

Eligibility Requirements:

Anyone who has been a legal resident of New York State for at least 1 year immediately preceding the beginning of the semester for which assistance is requested is eligible for this loan. Also, he/she must be enrolled in or admitted as a matriculated, at least half-time, student at an approved college, university or other postsecondary institution in any of the United States or in a foreign country."Matriculation" means that a student has completed all the requisite steps in the enrollment and registration process and has commenced the attendance period. Thus "credit-non degree" programs also qualify a student for this aid.

Rights and Responsibilities:

A student may borrow at a relatively low interest rate (currently 7 percent) with no repayment as long as he/she remains enrolled at least half-time, and for nine months after he/she ceases to be at least a half-time student. Payment of principal may further be deferred during study under a graduate fellowship program approved by the U.S. Commissioner of Education, during up to three years of active U.S. armed forces service, during up to three years as a full-time Peace Corps or VISTA or similar national program volunteer, or during up to 12 months of unsuccessful search for full-time employment.

If a student applies for an additional loan, application must be made to the original lending institution.

Four months after ceasing to be at least a half-time student, the borrower must make formal arrangements with the lending institution to begin repayment. The following regulations apply:

1) Depending on the amount of the loan, the minimum monthly payment will be $30 plus interest. Under unusual and extenuating circumstances the lender, on request , may permit reduced payments.
2) The maximum repayment period is 10 years.
3) The maximum period of a loan from date of the original note may not exceed 15 years, excluding authorized deferments of payments.
4) Repayment in whole or part may be made at any time without penalty.

Application:

The student should obtain a loan application from a participating New York State lending institution (bank, credit union, etc.) in his/her area of permanent residence. The completed application is presented to the financial aid officer at the postsecondary institution being attended. The application

is then routed to the lending institution and the Higher Education Services Corporation.

A counseling session or an interview, or both, may be required. When the loan is approved a promissory note is signed by the student. For the school year beginning in the fall, funds may not be disbursed earlier than August 1.

C. COUNTY PROGRAMS

Through the Comprehensive Employment and Training Act of 1973 (CETA) federal monies are made available to individual county manpower training units. The purpose of this assistance is to train economically disadvantaged, and un- and underemployed residents in order to help them gain employment or to improve their level of employment.

Most manpower, skill training programs are full-time in nature. Returning adult students may also wish to check with the appropriate county unit for such programs. However, the ones listed here are available to the part-time student.

Since various programs are added or deleted from year to year, because of varying resident needs and especially because of changes in the local employment picture, check with the manpower training organization in your county for information about part-time programs, eligibility requirements, and the possibility of financial assistance.

ALBANY COUNTY

Note: There are two separate CETA manpower training units in Albany County; one for Albany City residents only and one for all other Albany County residents.

ALBANY (CITY)

OFFICE OF MANPOWER PLANNING
CITY HALL
ALBANY, N.Y. 12207

CONTACT: Mark McLaughlin
City Coordinator of Skill Training
472-6669

Program Title	Financial Assistance
Nurse's Aid	Training Stipend (per hour of training)

City residents may also be able to receive assistance through CETA while taking one of the part-time training programs at the Educational Opportunity Center.

For the programs available at the EOC and its branch locations, see SUNY Capital District EOC, Section III, p. 51. For CETA eligibility and sponsorship, check with Albany City, Office of Manpower Planning.

ALBANY (COUNTY)

ALBANY COUNTY
DEPARTMENT OF EMPLOYMENT AND TRAINING
488 BROADWAY
ALBANY, N.Y. 12207

CONTACT: Patricia Neighmond
County Skill Training Coordinator
445-7688

Program Title	Financial Assistance
Nurse's Aid	(Hourly) Training Stipend

County residents may also check with this CETA unit to determine whether they can qualify for training assistance through CETA for part-time courses offered at the Educational Opportunity Center. For EOC branch locations and the list of programs, see SUNY Capital District EOC, Section III, p. 51

FULTON AND MONTGOMERY COUNTIES

FULMONT DEVELOPMENT FACILITY
P.O. BOX 308
FONDA, N.Y. 12068

CONTACT: Robert Robinson
Title 1, Executive Director
762-4813

Interested residents of these two counties may wish to check on the possibility of obtaining financial assistance for part-time study or training on an Individual Referral basis. Such funding may be available as of the Fall of 1978.

Program Title	Financial Assistance
Home Health Aid	Training Stipend

Regarding this program contact:

Fulton County: Director of Nursing
Public Health Nurse
County Office Bldg.
Johnstown, N.Y. 12095

Montgomery County: Director of Nursing
Public Health Nurse
County Office Bldg,
Fonda, N.Y. 12068

RENSSELAER COUNTY

RENSSELAER MANPOWER DEVELOPMENT FACILITY
8 WINTER STREET
TROY, N.Y. 12180

CONTACT: Intake Unit, Title 1
270-5355

To determine the availability of financial assistance for part-time study in the Educational Opportunity Center programs, contact the above unit. For programs, see SUNY Capital District Educational Opportunity Center, Section III, p. 51

SARATOGA COUNTY

SARATOGA COUNTY
MANPOWER SERVICES
40 CHURCH AVENUE
BALLSTON SPA, N.Y. 12020

CONTACT: Charles B. Romeyn
Director
885-1757

County residents may wish to check on the opportunity of funding for part-time training courses (when such courses are available) and for Individual Referral to appropriate training or educational programs, on a part-time basis. Such assistance for part-time study depends on the availability of funding, the needs of the individual resident, the accessibility of appropriate training facilities or college programs, and the employment picture in the county.

County residents may also check with this manpower unit to determine if they can qualify for training assistance for part-time courses offered at the Educational Opportunity Center. For EOC branch locations and programs see SUNY Capital District Educational Opportunity Center, Section III, p.51

SCHENECTADY COUNTY

SCHENECTADY EMPLOYMENT AND TRAINING ADMINISTRATION
240 BROADWAY
SCHENECTADY, N.Y. 12305

CONTACT: Intake Unit, Title 1
382-3567

Program Title	Financial Assistance
Licensed Practical Nurse	Training Stipend

County residents may also check with this CETA unit to determine whether they can qualify for training assistance for part-time courses offered at the Educational Opportunity Center. For EOC branch locations and the list of programs, see SUNY Capital District Educational Opportunity Center, Section III, p. 51

SCHOHARIE COUNTY

SCHOHARIE COUNTY MANPOWER SERVICES
P.O. BOX 548
SCHOHARIE, N.Y. 12157

CONTACT: Ms. Tommie Reid
Director
295-8183

County residents may wish to check on the availability of funding for part-time study, on an Individual Referral basis, in educational and/or training programs leading to employment.

II. College & University Programs

ADIRONDACK COMMUNITY COLLEGE

Bay Road
Glens Falls, N.Y. 12801

CONTACT: Edward J. Reed
Director of Financial Aid
793-4491

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
Veterans Dependents Educational Assistance (see V.A. Benefits, "Government" section)
Law Enforcement Education Program
Guaranteed Student Loan

Other Institutional Resources for the Part-time Student:

For those students with a Basic Educational Opportunity Grant (as collateral), small emergency loans are available for very short periods of time.

ALBANY BUSINESS COLLEGE

130 Washington Avenue
Albany, N.Y. 12210

CONTACT: Andrew Carnell
Director of Financial Aid
449-7163

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
College Work Study
State Aid To Native Americans
Work Incentive Program
Guaranteed Student Loan
Commission for the Visually Handicapped: Educational Assistance
Office of Vocational Rehabilitation Aid

COLLEGE OF SAINT ROSE

432 Western Avenue
Albany, N.Y. 12203

CONTACT: William J. Lawrence
Director of Financial Aid
471-5168

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
National Direct Student Loan
Guaranteed Student Loan

Other Institutional Resources for the Part-time Student:

For part-time graduate students some grants are available (as well as loans). Contact the Financial Aid director for information.

CORNELL UNIVERSITY

N.Y.S. School of Industrial & Labor Relations - Capital District Office

112 State Street
Albany, N.Y. 12207

CONTACT: David L. Harrison
District Director
473-1931

Government Programs Open to the Part-time Student:

Veterans Administration Benefits

Institutional Programs Available to the Part-time Student:

Scholarships: Amount and number of scholarships vary from semester to semester; renewable.

Financial Aid Exclusively for the Returning-Adult Student:

Tuition Assistance

Other Institutional Resources for the Part-time Student:

Saul Wallen Scholarship for Labor Studies students. Tuition assistance for Labor Union members, women and minorities pursuing certificates in Labor Studies as students in a Cornell sponsored Labor Studies program. Awarded term by term on the basis of need and scholastic performance.

EMPIRE STATE COLLEGE

2 Union Avenue
Saratoga Springs, N.Y. 12866

CONTACT: Ivan Putman, Jr.
Director, Financial Aid Office
587-2100

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Supplemental Educational Opportunity Grant
Veterans Administration Benefits
Law Enforcement Education Program
National Direct Student Loan
College Work Study
Guaranteed Student Loan

Additional Comments:

No aid is exclusively for the Returning-Adult student but all aid programs are available to returning adults of whom there are many. The average age of the student body is 37; 58% are part-time students.

FULTON-MONTGOMERY COMMUNITY COLLEGE

Johnstown, N.Y. 12095

CONTACT: Judy A. Allen
Financial Aid Officer
762-4651 ext.291

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Federal Nursing Scholarship
Veterans Administration Benefits
Law Enforcement Education Program
Federal Nursing Loan
Educational Opportunity Program
Guaranteed Student Loan

Institutional Programs Available to the Part-time Student:

Scholarships: 10 offered per semester; maximum of $100 offered; renewable.

Financial Aid Exclusively for the Returning-Adult Student:

Adult Continuing Education Students Scholarship

Other Institutional Resources for the Part-time Student:

Short-term small emergency loans may be available. The FACE Scholarships (Fulmont Association of College Educators) may also be available.

HUDSON VALLEY COMMUNITY COLLEGE

80 Vandenburgh Avenue
Troy, N.Y. 12180

CONTACT: Edward J. Quirk
Financial Aid Officer
283-1100

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
Guaranteed Student Loan

JUNIOR COLLEGE OF ALBANY

140 New Scotland Avenue
Albany, N.Y. 12208

(SEE Russell Sage College)

MARIA COLLEGE

700 New Scotland Avenue
Albany, N.Y. 12208

CONTACT: Sr. Mary Theresine Glock
Financial Aid Officer
438-3111, ext. 16

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Supplemental Educational Opportunity Grant
Veterans Administration Benefits
Federal Nursing Scholarship
National Direct Student Loan
Federal Nursing Loan
College Work Study
Work Incentive Program

REGENTS EXTERNAL DEGREE PROGRAM

UNIVERSITY OF THE STATE OF NEW YORK

Cultural Education Center
Albany, N.Y. 12230

CONTACT: Jeremy Weis
Financial Aid Officer
474-3703

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
Guaranteed Student Loan

RENSSELAER POLYTECHNIC INSTITUTE

Troy, N.Y. 12181

CONTACT: John Marks
Financial Aid Director
270-6216

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
National Direct Student Loan
Guaranteed Student Loan

Other Institutional Resources for the Part-time Student: (Graduate study)

For information on financial aid for the part-time graduate student, contact a) the financial aid office and b) the particular graduate department the student plans to attend. R.P.I. does make available to part-time graduate students such government aid as National Direct Student Loan and Guaranteed Student Loan.

RUSSELL SAGE COLLEGE

45 Ferry Street
Troy, N.Y. 12180

(In addition to the women's college on the Troy Campus, Russell Sage College is comprised of the following co-educational institutions: Junior College of Albany, and Russell Sage Evening Division, 140 New Scotland Ave. Albany, N.Y. 12208.)

CONTACT: Dennis Tillman
Director of Financial Aid
270-2341

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Federal Nursing Scholarship
Veterans Administration Benefits
National Direct Student Loan
Federal Nursing Loan
Higher Educational Opportunity Program
Guaranteed Student Loan

Other Institutional Resources for the Part-time Student:

In the graduate nursing program scholarship aid is available to the part-time student. The number of awards and amounts vary from year to year.

RUSSELL SAGE COLLEGE
EVENING DIVISION

140 New Scotland Avenue
Albany, N.Y. 12208

(SEE Russell Sage College)

SCHENECTADY COUNTY COMMUNITY COLLEGE

Washington Avenue
Schenectady, N.Y. 12305

CONTACT: Marjorie G. Smith
Director Financial Aid
346-6211

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Supplemental Educational Opportunity Grant
Veterans Administration Benefits
Law Enforcement Education Program
National Direct Student Loan
College Work Study
Educational Opportunity Program

Other Institutional Resources for the Part-time Student:

Faculty-Students Association Emergency Loan Fund - for extreme emergencies requiring an immediate outlay of cash.

SIENA COLLEGE

Loudonville, N.Y. 12211

CONTACT: Br. William F. Mann, ofm
Financial Aid Director
783-2427

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
Guaranteed Student Loan

SKIDMORE COLLEGE

Saratoga Springs, N.Y. 12866

CONTACT: Frampton Davis
Director of Financial Aid
584-5000 ext. 144

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Supplemental Educational Opportunity Grant
Federal Nursing Scholarship
Veterans Administration Benefits
National Direct Student Loan
Federal Nursing Loan
College Work Study
Higher Educational Opportunity Program
State Aid to Native Americans
Guaranteed Student Loan

Other Institutional Resources for the Part-time Student:

Skidmore work awards: employment provided to students with demonstrated special skills; work is for an average of 15 hours per week.

STATE UNIVERSITY OF NEW YORK
AGRICULTURAL & TECHNICAL COLLEGE AT COBLESKILL

Cobleskill, N.Y. 12043

CONTACT: Ronald K. Pearson
Director of Financial Aid
234-5623

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
Guaranteed Student Loan

Other Institutional Resources for the Part-time Student:

Student Loan Fund - Short term emergency funds are available (to matriculated students) through the student personnel office.

STATE UNIVERSITY OF NEW YORK AT ALBANY

1400 Washington Avenue
Albany, N.Y. 12222

UNDERGRADUATE AID

CONTACT: Donald A. Whitlock
Director of Financial Aid
457-8882

Government Programs Open to the Part-time Undergraduate Student:

Basic Educational Opportunity Grant
Supplemental Educational Opportunity Grant
Federal Nursing Scholarship
Veterans Administration Benefits
National Direct Student Loan
Federal Nursing Loan
College Work Study
Educational Opportunity Program
Guaranteed Student Loan

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GRADUATE AID

CONTACT: Paul A. Saimond
Associate Dean of Graduate Studies
457-4636

Government Programs for the Part-time Graduate Student:

National Direct Student Loan
College Work Study
Guaranteed Student Loan

Institutional Programs for the Undergraduate and Graduate Student:

Scholarships: Maximum of 40 scholarships awarded; maximum of $400 per award; renewable.

Other Institutional Resources for the Part-time Student:

Emergency loan funds available.

UNION COLLEGE

1 Union Avenue
Schenectady, N.Y. 12308

GRADUATE STUDIES AND CONTINUING EDUCATION

CONTACT: C.T. St.George
Assistant Registrar
370-6288

Government Programs Open to the Part-time Student:

Basic Educational Opportunity Grant
Veterans Administration Benefits
Guaranteed Student Loan

III. Other Educational Institution Programs

AMERICAN READING ACADEMY

10 Colvin Avenue
Albany, N.Y. 12206

CONTACT: Michael J. Kehl
President
PHONE: 458-7680

Institutional Programs for the Part-time Student

Scholarship:
10-12 awards offered per session or school year; maximum amount-$4,000; renewable.
Deferred Payments:
Unlimited number of awards; renewable.
Reduced Payments:
Limited number; renewable.

Financial Assistance Exclusively for the Returning Adult Student

Deferred Payments; Continuing Education Programs through College of General Studies at SUNYA.

AUSTIN BEAUTY SCHOOL

527 Central Avenue
Albany, N.Y. 12206

CONTACT: John W. Austin
Director of Financial Aid
PHONE: 438-7879

Government Programs for the Part-time Student

Basic Educational Opportunity Grant (BEOG)
Supplemental Educational Opportunity Grant (SEOG)
College Work Study Program (CWS)
National Direct Student Loan Program (NDSL)
V.A. Benefits
Office of Vocational Rehabilitation Aid (OVR)
Comprehensive Employment Training Administration (CETA)

COLONNA BEAUTY SCHOOL

94 Central Avenue
Albany, N.Y. 12206

CONTACT: Victor Colonna
President
PHONE: 434-2006

Government Programs for the Part-time Student

Basic Educational Opportunity Grant (BEOG)
V.A. Benefits
Guaranteed Student Loans (GSL)
Office of Vocational Rehabilitation Aid (OVR)
Schenectady Employment Training Administration (SETA)

ELLIS HOSPITAL SCHOOL OF NURSING

1101 Nott Street
Schenectady, N.Y. 12308

CONTACT: Mrs. Louise Baker
Registrar
PHONE: 382-4473

Government Programs for the Part-time Student

V.A. Benefits
Guaranteed Student Loans (GSL)

Institutional Programs for the Part-time Student

Scholarships
Variable number of students' awards per session or school year; full or partial tuition; renewable. Also available, support services.

Additional Comments:
For other scholarship and loan possibilities contact Mrs. Baker

EUROPA SCHOOL OF COSMETOLOGY

1331 State Street
Schenectady, N.Y. 12304

CONTACT: Mr. Nicholas J. Rocissano
Director/Owner
PHONE: 346-3434

Government Programs for the Part-time Student

Basic Educational Opportunity Grant (BEOG)
Supplemental Educational Opportunity Grant (SEOG)
National Direct Student Loan Program (NDSL)
V.A. Benefits
Guaranteed Student Loans (GSL)
Comprehensive Employment Training Administration (CETA)
Work Incentive Program (WIN)

Institutional Programs for the Part-time Student

Deferred Payment plan available; renewable.

THE LEARNING CENTER

12 Colvin Avenue
Albany, N.Y. 12206

CONTACT: Dr. Francis S. White
Executive Director
PHONE: 459-8500

Institutional Programs for the Part-time Student

Scholarships:
Unlimited number of students' awards per session or school year; 10-15% of costs; renewable.
Reduced payments:
Unlimited number of awards per session or school year; 10-15% of total cost of program; renewable.

Financial Assistance Exclusively for the Returning Adult Student

Reduced tuition discounts and partial scholarship assistance in Advanced and Remedial reading, math, and study skills.

MEMORIAL SCHOOL OF NURSING

600 Northern Boulevard
Albany, N.Y. 12204

CONTACT: Teresa McLaughlin
Financial/Fiscal Aid Coordinator
PHONE: 471-3137

Government Programs for the Part-time Student

Basic Educational Opportunity Grant (BEOG)
Federal Nursing Loan and Scholarship Program

MILDRED ELLEY SCHOOL

227 Quail Street
Albany, N.Y. 12203

CONTACT: Mrs. Carol M. Hotchkiss
Vice President
PHONE: 472-9227

Government Programs for the Part-time Student

Guaranteed Student Loan (GSL)

MODERN WELDING SCHOOL

1740 Broadway
Schenectady, N.Y. 12306

CONTACT: Jacob J. Schaad
Director
PHONE: 374-1216

Government Programs for the Part-time Student

V.A. Benefits
Guaranteed Student Loan (GSL)

THE NEW SCHOOL OF CONTEMPORARY RADIO

50 Colvin Avenue
Albany, N.Y. 12206

CONTACT: Thomas Brownlie
Director
PHONE: 438-7682

Government Programs for the Part-time Student

V.A. Benefits
Guaranteed Student Loan (GSL)

Institutional Programs for the Part-time Student

Deferred Tuition Payment
Students may arrange to pay their tuition weekly or monthly, rather than entirely at the beginning of the course.

ROYAL BARBER AND BEAUTY SCHOOL

108-112 Broadway
Schenectady, N.Y. 12305

CONTACT: Marion Marro
Owner
PHONE: 346-2288

Government Programs for the Part-time Student

V.A. Benefits
Guaranteed Student Loan (GSL)

SPENCER BUSINESS INSTITUTE

404 Union Street
Schenectady, N.Y. 12305

CONTACT: Matthew Donofrio
President
PHONE: 374-7619

Government Programs for the Part-time Student

V.A. Benefits
N.Y.S. Office of Vocational Rehabilitation Aid (OVR)
Schenectady Employment and Training Administration Program (SETA)

Financial Assistance Exclusively for the Returning Adult Student

Tuition Assistance Program - part or full tuition
Student Loans

STANLEY H. KAPLAN EDUCATIONAL CENTER LTD.

163 Delaware Avenue
Delmar, N.Y. 12054

CONTACT: Barbara Castle
Regional Director
PHONE: 439-8146

Institutional Programs for the Part-time Student

Scholarship:
Unlimited number of awards per session or school year; 10-25% of tuition; renewable.

Additional
Comments:

Scholarships offered to college students preparing for medical, dental, law, business, optometry, veterinary, or pharmacy college admissions tests, who take the preparatory programs for these tests. Amount of aid is dependant upon the amount of aid the student is receiving to help finance his/her undergraduate education.

STATE UNIVERSITY OF NEW YORK
CAPITAL DISTRICT ECONOMIC OPPORTUNITY CENTER (EOC)

Albany Branch: 80 Central Avenue
Albany, N.Y. 12206
462-6516
Troy Branch: Washington and Front Streets
Troy, N.Y. 12180
273-1900

CONTACT: James Donsbach
Admissions Officer
273-1900

A variety of vocational programs exist for the part-time student:

- Auto Mechanics
- Business Office Worker
- Clerk Typist
- Construction Maintenance Tradesperson
- Introduction to Business Skills
- Keypunch
- Machine Tool
- Stenography
- Welding

Financial assistance: if admitted to a program, the student takes part free of charge.

If placed into one of these programs through a local manpower training office, residents of Albany, Rensselaer, Saratoga, and Schenectady counties may also qualify for a training subsidy, and possibly also other supportive services. Check with the manpower training office in your county (see Section I, Part C.: "County Government Programs").

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STENOTYPE SCHOOL OF ALBANY

Home Savings Bank Bldg.
11 N. Pearl St.
Albany, N.Y. 12207

CONTACT: Verneta G. Jones
Director
PHONE: 465-1716

Government Programs for the Part-time Student

V.A. Benefits
Work Incentive Program (WIN)
N.Y.S. Office of Vocational Rehabilitation Aid (OVR)
Human Resources (CETA - Albany county and Albany city)

Institutional Programs for the Part-time Student

Deferred Payment - tuition payable on a monthly basis.

TROY JUDO CLUB

177 River St.
Troy, N.Y. 12180

CONTACT: Robert J. Fountain
Owner/Chief Instructor
PHONE: 272-9155

Institutional Programs for the Part-time Student

Discount of 10 to 20% offered to two students per year.

TROY SCHOOL OF BEAUTY CULTURE, INC.

86 Congress Street
Troy, N.Y. 12180

CONTACT: Gloria Heffner
Dean
PHONE: 272-5144

Government Programs for the Part-time Student

Basic Educational Opportunity Grant (BEOG)
V.A. Benefits
Guaranteed Student Loan (GSL)

THE WESTCHESTER SCHOOL FOR PARAPROFESSIONAL TRAINING
TRI-CITY BRANCH

130 Ontario Street
Albany, N.Y. 12206

CONTACT: Mrs. Edna Rew
Director
PHONE: 462-6621

Government Programs for the Part-time Student

V.A. Benefits
Guaranteed Student Loans (GSL)

Financial Assistance Exclusively for the Returning Adult Student

The "Over Thirty Scholarships" which are awarded to 3 students, 3 times per year; full tuition; non renewable.

IV. Community Organization Programs

ALBANY JEWISH FAMILY SERVICES

930 Madison Avenue
Albany, N.Y. 12208

CONTACT: Allen Yasgur
Executive Director
482-8856

Financial Assistance for the Part-time Student:

Scholarship: 10-20 awards offered per year; amount of aid varies; renewable.

Limitations and Restrictions:

Program level: postsecondary, noncollegiate; undergraduate; graduate school.
Residence requirement: Areas served by the United Way of Northeastern New York.
Other: Students must be Jewish and financially needful.

Deadline for applying: May 15

AMERICAN ASSOCIATION OF UNIVERSITY WOMEN

SCHENECTADY BRANCH

851 Hereford Way
Schenectady, N.Y. 12309

CONTACT: Judy Warde
EFP Chairman
377-2654

Financial Assistance for the Part-time Student:

Grants: Number of awards and amount varies each year.

Limitations and Restrictions:

Program Level: For part-time graduate study only.
Scope: Aid is limited to members of the organization except for post doctoral studies. Non-members can apply for aid for the latter level of study.

Deadline for applying: January 15

Additional Comments:

For further information contact: AAUW Educational Foundation
2401 Virginia Avenue, N.W.
Washington, D.C. 20037
Application forms are available at the local chapter.

AMERICAN BUSINESS WOMEN'S ASSOCIATION

EMPIRE CHARTER CHAPTER

43 Linden Road
Albany, N.Y. 12208

CONTACT: Anne DeLeo
President
434-3144

Financial Assistance for the Part-time Student and the Returning Adult Student

Scholarship: 3 awards offered per year; $300 each; renewable.

Limitations and Restrictions:

Program level: Postsecondary, noncollegiate; undergraduate; graduate school.
Residence requirements: Capital District area.
Other: Women only.

Deadline for applying: varies from year to year

AMERICAN RED CROSS

ALBANY AREA CHAPTER

Hackett Blvd. & Clara Barton Drive
Albany, N.Y. 12208

CONTACT: Mary E. Hayes
Deputy Manager
462-7461

The National Red Cross has an Educational Incentive Program. This chapter as well as all other local chapters participates in this program. Only Red Cross employees are eligible and normally the course has to be related to the work the individual is performing. There are single tuition grants on an undergraduate and graduate level. There are a few career degree grants for full time graduate work. The National plan is for all Red Cross employees in the United States and for those serving in Red Cross positions overseas.

CAPITAL AREA COUNCIL OF CHURCHES

810 Madison Avenue
Albany, N.Y. 12208

CONTACT: Katherine Ann Gray
Administrative Assistant
489-8441

Financial Assistance for the Part-time Student:

No such aid has been given to date but such a request will be given strong consideration.

Limitations and Restrictions:

Program level: Graduate school only.
Specific program of study: Theology or related field.
Residence requirements: Albany area.

Deadline for applying: May 1.

COLONIE LODGE #2192 B.P.O.E.

Elks Lane
Latham, N.Y. 12110

CONTACT: Robert J. Archambault
Scholarship Chairman
783-5124

Financial Assistance for the Part-time Student:

Scholarship: Number of awards and amount of aid vary each year; aid is renewable.

Limitations and Restrictions:

Program level: Undergraduate college

Deadline for applying: February 10

Additional Comment:

Apply at any Elks lodge for this national scholarship.

HUMAN SERVICES PLANNING COUNCIL

161 Jay Street
Schenectady, N.Y. 12305

CONTACT: Catherine H. Raycroft
Executive Director
372-3395

Financial Assistance for the Part-time Student:

Grants: Number of awards and amount vary each year.

Limitations and Restrictions:

Program Level: Aid given for conferences, workshops, seminars, non-credit programs and other such work-related educational opportunities.
Scope: Aid is limited to staff members of organization.

THE MENDELSSOHN CLUB OF ALBANY

256 State Street
Albany, N.Y. 12210

CONTACT: D. Ross Thomson
President
436-9849/877-8432

Financial Assistance for the Part-time Student:

Scholarship: (The Joel Dolven-Mendelssohn Club Vocal Awards) 2 awards offered per year; $200 maximum awarded; not renewable.

Limitations and Restrictions:

Program levels: Postsecondary, noncollegiate; undergraduate; graduate school or any form of vocal study, including private lessons.
Specific program: Study of voice/singing.
Residence requirements: Recipients must reside in the Capital District (within 50-mile radius of Albany).
Other: Applicants must compete in a vocal recital, a winner is chosen in each division, i.e. one male, one female, and be between the ages of 18 and 30 years old.

Deadline for applying: established each year prior to the annual vocal awards competition, which is usually held in the Spring (april)

MOHAWK PATHWAYS GIRL SCOUT COUNCIL

945 Palmer Avenue
Schenectady, N.Y. 12309

CONTACT: Betsy Wheeler
Executive Director
374-3345

Financial Assistance for the Part-time Student and the Returning Adult Student:

Grants: number of awards per year varies; up to $500 per person awarded each year; renewable.
Loans: number of awards per year varies; renewable.

Limitations and Restrictions:

Program levels: Postsecondary, noncollegiate; undergraduate; graduate; and professional workshops and visits to other councils.
Specific programs: Programs which relate to employment in scouting.
Scope: Aid is limited to members of the organization.
Other: Employee must stay in scouting at least 6 months after completion of course.

For Further Information:

Contact: Dept. of Human Resources - GSUSA
830 3rd Avenue
New York, N.Y. 10022

NEW YORK STATE CONGRESS OF PARENTS AND TEACHERS, INC.

11 North Pearl Street
Albany, N.Y. 12207

CONTACT: Jeanette Walsh
Office Manager
462-5326

Financial Assistance for the Part-time Student:

Scholarship: (New York State PTA Fellowships) $500 per summer session awarded; possibly renewable.

Limitations and Restrictions:

Program Level: Graduate school.
Residence Requirements: New York State Resident.
Scope: Aid limited to members of organization.
Other: For summer study only. Any teacher currently teaching full time in any public school in New York State or teaching in the State University System who has completed one full year's teaching before making application may apply provided that:
- -the applicant is an active member in good standing of a local PTA unit.
- -the local PTA unit is in membership with the State and National Congresses, first installment of dues for the current year having been received by the State Office.
- -the fellowship will be used for summer graduate study in any accredited college or university within the continental U.S.A.

Deadline for applying: By February 1 (obtain application between October 1 and January 1)

Additional Comments:

An exceptional winner may apply for a second fellowship. A special fellowship for independent study may be awarded by the committee. Awarded on the basis of professional promise, purpose for use of grant and academic excellence. Only one winner to a school.

PHILANTHROPIC EDUCATIONAL ORGANIZATION (P.E.O.)

3700 Grand Avenue
Des Moines, Iowa 50312

CONTACT: Mrs. Esther Langworthy
Continuing Ed. Chairman, Chapter T
2473 Rosendale Road
Schenectady, N.Y. 12309
393-2669

Financial Assistance for the Part-time and the Returning Adult Student:

Scholarships: Number of awards varies; not renewable.
Grants: Number of awards varies; maximum of $500 awarded per year; renewable.
Loans: Number of awards varies; maximum of $2,000 per year; renewable.

Limitations and Restrictions:

Program levels: Postsecondary, noncollegiate; undergraduate; graduate school.
Specific programs: Loans are for specific programs; grants are for any technical, enrichment, or academic courses toward a degree.
Residence requirements: All applicants must be residents of the United States or Canada.
Other: Purposeful goal for self and service; definite need for financial assistance; recommendation by a local P.E.O. Chapter.

Deadline for applying: For academic program: March 1 - summer; June 1 - fall; November 1 - spring. Application for nursing, business and other technical programs - any time.

SCHENECTADY COUNTY MEDICAL AUXILIARY-MEMORIAL LOAN FUND

c/o Mrs. James Nelson
1924 Dover Place
Schenectady, N.Y. 12309

CONTACT: Mrs. James Nelson
Co-Chairman
or
Mrs. Donald Regula
864-5443

Financial Assistance for the Part-time Student and the Returning Adult Student:

Loans: Maximum of $1,000 offered per year; renewable.

Limitations and Restrictions:

Program Level: Postsecondary, noncollegiate
Specific Program: Aid only available for careers in medical fields or medically allied careers.
Residence Requirements: Must be a resident of, or be pursuing education in, Schenectady County.

SCHENECTADY COUNTY OFFICE FOR THE AGING

101 Nott Terrace
Schenectady, N.Y. 12308

CONTACT: Virginia L. Pigott
Executive Director
382-3258

Financial Assistance for the Part-time Student:

Scholarships: 8 awards offered per year; maximum of $264 awarded per year; renewable.

Limitations and Restrictions:

Program levels: Undergraduate college, seminars with a registration fee.
Specific program: Related to geriatric field.
Residence requirements: Schenectady county.
Other: Must work with the elderly, age 60 and over.

SOROPTIMIST INTERNATIONAL OF ALBANY

c/o Mrs. Eunice C. Yergin
10 Crescent Terrace
Troy, N.Y. 12180

CONTACT: Mrs. Eunice C. Yergin
Chairman, Training Awards Program Committee
447-3143/283-2232

Financial Assistance for the Part-time Student and the Returning Adult Student:

Award: 1 award offered per year; maximum of $200 per year; not renewable.

Limitations and Restrictions:

Program Levels: Postsecondary, noncollegiate; Undergraduate; Graduate school; any kind of vocational program that will add to skills.
Other: Preference in consideration given to mature women- 30 and over - returning to job market or increasing education.

Deadline for applying: January 1 of each year.

Additional Comments:

Local Soroptimist Club award winner's application is forwarded to Regional Committee for judging on regional level where there are presently 2 awards of $1,000 and 1 award for $2,500. Applications available from local club or:

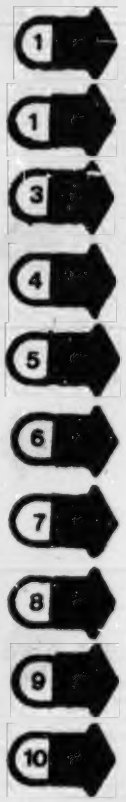
Soroptimist International of the Americas, Inc.
1616 Walnut St.
Philadelphia, Pa. 19103

FINDING FUNDING: GUIDELINES FOR THE PART-TIME STUDENT

A QUICK CHECKLIST

To help yourself locate (1) possible sources of financial aid and (2) ways of finding such aid, check your situation by means of each of the following questions and statements. If you answer YES to any, follow the appropriate arrow to pages 65-66 for information and assistance.

1. Am I unclear about my career and/or educational goals?
2. Am I unsure about the institution I will attend or about the educational program appropriate for me?
3. I have chosen the institution I plan to attend, but I am not sure
   a. if I can afford to study there or what financial aid programs are available to me
   b. if I am eligible for more aid from one institution than from another.
4. I am employed: I have not checked whether my employer offers tuition assistance.
5. I am unemployed or underemployed: I have not looked into the possibility of obtaining aid for training/education.
6. I am a military veteran (or the dependent of a militarily disabled or deceased veteran): I have not checked on possible benefits.
7. I have a physically handicapping condition: may financial aid be available to help further my education and employability?
8. I am a client of a state/county social service agency: I do not know what special educational assistance may be open to me.
9. Am I a member, or dependent of a member of a community organization (many of which offer educational assistance)?
10. Community, regional or national organizations offer financial aid; would it be useful for me to learn of these opportunities?



AVENUES TO FUNDING: SOURCES OF INFORMATION ABOUT FINANCIAL AID

1. Many agencies, libraries, and institutions exist in the Capital District Area and nearby counties which offer career and educational advising/counseling services. Frequently, these services are free or nearly so. Often these organizations give financial aid advice as well. For information concerning such services contact your public library staff or CALL (P.O. Box 489, Latham, N.Y. 12110; 518-785-3219).

For a listing of many of these organizations, consult A Directory of Career and Educational Counseling/Advising Services in the Capital Region of New York (May, 1978). This Directory may be available at your library. It can also be obtained from CALL (cost: $1.50).

2. College catalogues of various colleges and universities, which contain institutional program data, are available at many libraries. For information on part-time degree programs at area institutions, see the following publications (free of charge from CALL):

a. "Independent Study Degree-Granting Programs in Northeastern New York State", CALL (June, 1977)
b. "Part-time Master's Degree Programs", CALL (April, 1978)
c. "Part-time Programs Leading to Certificates, Associate and Bachelor Degrees", CALL (February, 1978).

3. See sections II and III of this Directory, pp. 34-53, for the various financial aid programs available to the part-time student at area institutions.

For further information and assistance in comparing financial aid opportunities, contact the Financial Aid Office of the appropriate institutions you are interested in.

4. Consult with the Personnel Office, union representative, and/or any other relevant office(s) at your place of work.

In addition, you can study the following publication: Tuition Assistance Programs for Employees of Major Companies and Agencies in Northeastern New York State; CALL (July 1978). To obtain a copy, check with your public library, or contact CALL (see address in #1 above) (cost: $1.50).

AVENUES, continued

5. For information and assistance, contact your county manpower training unit. For the name of that unit, the address, the person to contact, and the telephone number, see Section I, Part C., of this Directory, pp. 30-3.

6. Check Section I of this Directory, pp. 14-5; you may also wish to contact the Veterans Administration Office in the Leo W. O'Brien Federal Building, Albany, N.Y. 12207, (tel.: 472-4206).

For information about other service-related aid possibilities, a most helpful and inexpensive booklet is Need a Lift? To Educational Opportunities - Careers - Loans - Scholarships - Employment. It is a publication of the American Legion Education and Scholarship Program, Indianapolis, Ind., 46206 (cost, as of September, 1978: 50¢).

7. If the handicap is a visual one, contact the Commission for the Visually Handicapped (New York State Dept. of Social Services): for information see Section I of this Directory, p. 25.

If the handicap is other than vision, contact the Office of Vocational Rehabilitation (Section I of this Directory, p. 26).

8. Check with your county/state Social Services Dept. Also, consult information on the Work Incentive Program (WIN), Section I of this Directory, p.24.

9. See Section IV of this Directory, pp. 54-63, for the limited but diverse kinds of possible organization aid. It is also advisable to contact the officer(s) of the organization(s) in question for further information.

10. Some organizations in Section IV offer aid to non-members. Other possible, though random, sources of help regarding local organization educational assistance are the occasional notices of such aid placed in area newspapers. Libraries sometimes have files of local organizations: such clippings may contain financial aid information.

For regional and national programs see also Need a Lift? (#6 above) and the Student Aid Manual. The most likely place to locate this latter resource is your local high school guidance office.

Still another resource book, for state assistance, is the Foundations Directory, which lists, state by state, various educational grants and other kinds of aid. Many foundation grants aid individual students. To use this resource contact your public library.

FEEDBACK FORM

FINANCIAL AID FOR THE PART-TIME AND RETURNING-ADULT STUDENT

Suggestions on how to improve future editions would be appreciated:

Format Changes (in the Directory or any individual section) -

Additional Information Needs (not included in the Directory) -

Additional Programs/Organizations(that should be included in the Directory) -

Corrections/Changes in Copy -

PLEASE RETURN TO: COUNCIL FOR THE ADVANCEMENT OF LIFELONG LEARNING (CALL)
P.O. BOX 489
LATHAM, NEW YORK 12110
(518) 785-3219